



Order Filed on December 13, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:

Erica M Graham  
Carl D Graham, Jr.

Case No.: 19-30809

Chapter: 7

Judge: Kathryn C. Ferguson

**ORDER REGARDING REAFFIRMATION AGREEMENT  
OF PERSONAL PROPERTY LEASE**

The relief set forth on the following page numbered 2 is hereby **ORDERED**.

**DATED: December 13, 2019**

  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

**Order Regarding Reaffirmation Agreement**  
**Page 2**

The Reaffirmation Agreement between the Debtor(s) and

Diamler Trust (re: 2019 Mercedes-Benz C300W4)

is DISAPPROVED. The Court finds that the subject of the reaffirmation agreement is a personal property lease and therefore governed by 11 U.S.C. § 365(p), not § 524. The parties may enter into a lease assumption agreement under § 365(p)(2) without need for court approval. Lessors should be guided by D.N.J. LBR 4001-2 regarding sending notices to the debtor

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Erica M Graham  
Carl D Graham, Jr.  
DebtorsCase No. 19-30809-KCF  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2019.

db/jdb +Erica M Graham, Carl D Graham, Jr., 64 Embroidery St, Sayreville, NJ 08872-1873

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 15, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2019 at the address(es) listed below:

Andrea Dobin ecftrusteead@msbnj.com, NJ55@ecfcbis.com

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Joseph B Vas on behalf of Creditor Evelyn Arvelo jbvass@vas-law.com, ahuerta@vas-law.com

Michael R. DuPont on behalf of Creditor Pinnacle Federal Credit Union dupont@redbanklaw.com, dana@redbanklaw.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

Yakov Rudikh on behalf of Debtor Erica M Graham rudikhlawgroup@gmail.com, rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com

Yakov Rudikh on behalf of Joint Debtor Carl D Graham, Jr. rudikhlawgroup@gmail.com, rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com

TOTAL: 7